CLAIMS

What is claimed is:

1. A method for managing micropayment transactions, comprising:

receiving a purchase request from a customer, the purchase request including a purchase item and a purchase price;

comparing the purchase price to a micropayment threshold to determine if the purchase request is a micropayment request;

if the purchase request is not a micropayment request, completing the purchase request as a credit transaction with a credit account; and

if the purchase request is a micropayment request, completing the purchase request as a micropayment transaction, wherein completing the purchase request a micropayment transaction includes:

maintaining a value account for the customer,

adding a value increment to the value account from the credit account if the value account is insufficient for the purchase price, and

completing the purchase request with the value account.

2. A method according to claim 1, further comprising:

transferring a value from the value account to a cash-access account; and

using an access card to access the cash-access account for at least one of a cash withdrawal at an ATM (Automatic Teller Machine), a POS (Point of Service) purchase, or a value transfer into the value account.

3. A method according to claim 1, wherein receiving the purchase request includes receiving the purchase request as an Internet signal.

4. A method according to claim 1, wherein completing the purchase request when the purchase request is a micropayment request includes confirming a valid credit transaction for the credit account.

5.   A method according to claim 1, wherein completing the purchase request when the purchase request is a micropayment request includes sending an Internet request for goods or services.

6.   A method according to claim 1, wherein completing the purchase request when the purchase request is not a micropayment request includes confirming a valid credit transaction for the credit account.

7.   A method according to claim 1, wherein completing the purchase request when the purchase request is not a micropayment request includes sending an Internet request for goods or services.

8.   A method according to claim 1, wherein the value increment is not less than the micropayment threshold.

9.   A system for managing micropayment transactions, comprising:

transaction center connected to the Internet for communication with purchasers and sellers of some combination of goods and services, the transaction center including executable instructions for:

receiving a purchase request from a customer, the purchase request including a purchase item and a purchase price;

comparing the purchase price to a micropayment threshold to determine if the purchase request is a micropayment request;

if the purchase request is not a micropayment request, completing the purchase request as a credit transaction with a credit account; and

if the purchase request is a micropayment request, completing the purchase request as a micropayment transaction, wherein completing the purchase request a micropayment transaction includes:

maintaining a value account for the customer,

adding a value increment to the value account from the credit account if the value account is insufficient for the purchase price, and completing the purchase request with the value account.

10. A system according to claim 9, further comprising executable instructions for:

transferring a value from the value account to a cash-access account; and using an access card to access the cash-access account for at least one of a cash withdrawal at an ATM (Automatic Teller Machine), a POS (Point of Service) purchase, or a value transfer into the value account.

11. A system according to claim 9, wherein receiving the purchase request includes receiving the purchase request as an Internet signal.

12. A system according to claim 9, wherein completing the purchase request when the purchase request is a micropayment request includes confirming a valid credit transaction for the credit account.

13. A system according to claim 9, wherein completing the purchase request when the purchase request is a micropayment request includes sending an Internet request for goods or services.

14. A system according to claim 9, wherein completing the purchase request when the purchase request is not a micropayment request includes confirming a valid credit transaction for the credit account.

15. A system according to claim 9, wherein completing the purchase request when the purchase request is not a micropayment request includes sending an Internet request for goods or services.

16.   A system according to claim 9, wherein the value increment is not less than the micropayment threshold.

17.   Computer-readable media tangibly embodying a computer program for managing micropayment transactions, the computer program comprising executable instructions for:

receiving a purchase request from a customer, the purchase request including a purchase item and a purchase price;

comparing the purchase price to a micropayment threshold to determine if the purchase request is a micropayment request;

if the purchase request is not a micropayment request, completing the purchase request as a credit transaction with a credit account; and

if the purchase request is a micropayment request, completing the purchase request as a micropayment transaction, wherein completing the purchase request a micropayment transaction includes:

maintaining a value account for the customer,

adding a value increment to the value account from the credit

account if the value account is insufficient for the purchase price, and

completing the purchase request with the value account.

18.   Computer-readable media according to claim 17, further comprising:

transferring a value from the value account to a cash-access account; and

using an access card to access the cash-access account for at least one of a cash withdrawal at an ATM (Automatic Teller Machine), a POS (Point of Service) purchase, or a value transfer into the value account.

19.   Computer-readable media according to claim 17, wherein receiving the purchase request includes receiving the purchase request as an Internet signal.

20. Computer-readable media according to claim 17, wherein completing the purchase request when the purchase request is a micropayment request includes confirming a valid credit transaction for the credit account.

21. Computer-readable media according to claim 17, wherein completing the purchase request when the purchase request is a micropayment request includes sending an Internet request for goods or services.

22. Computer-readable media according to claim 17, wherein completing the purchase request when the purchase request is not a micropayment request includes confirming a valid credit transaction for the credit account.

23. Computer-readable media according to claim 17, wherein completing the purchase request when the purchase request is not a micropayment request includes sending an Internet request for goods or services.

24. Computer-readable media according to claim 17, wherein the value increment is not less than the micropayment threshold.